

In Re:  
Willie Mae Armstrong

Case No.: 19-10016-MBK  
Chapter: 13  
Judge: Kaplan

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**NOTICE OF PROPOSED PRIVATE SALE**

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Willie Mae Armstrong, Debtor, in this case proposes to sell property of the estate to the persons and on the terms described below. If you object to the sale, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party listed below not later than 7 days before the hearing date.

Address of the Clerk: Clerk, United States Bankruptcy Court  
402 East State Street  
Trenton, NJ 08608

If an objection is filed, a hearing will be held before the Honorable Michael B. Kaplan on October 9, 2019 at 9:00 a.m. at the United States Bankruptcy Court, courtroom no. 8, 402 East State Street, Trenton, NJ 08608. (Hearing date must be at least 28 days from the date of this notice). If no objection to the sale is filed, the clerk will enter a Certification of No Objection and the sale will be held as proposed.

Description of property to be sold: 12 Hearthstone Boulevard, Pemberton, NJ 08068

Proposed Purchaser: Michael F. Avale and Lynann Essex-Avale, arms length purchasers

Sale price: \$235,000 Debtor shall have authority to reduce price by up to \$5,000 without seeking further court approval.

☒ Pursuant to D.N.J. LBR 6004-5, I request to pay the real estate broker and/or real estate attorney at closing on the terms set forth below.

Name of Professional: REALTOR: BHHS - Fox & Roach, Realtors (Kate Warne)  
Amount to be paid: \$14,475 (6% + \$375)  
Services rendered: Marketed property for sale and obtained purchaser. Assisted seller throughout sales process.

Higher and better offers will be received. They must be in writing and filed with the clerk not later than 7 days before the hearing date set forth above.

Objections must be served on, and requests for additional information directed to:

Name: Daniel L. Reinganum, Esq.

Address: McDowell Law, PC 46 W. Main Street, Maple Shade, NJ 08052

Telephone No.: 856-482-5544 / DanielR@mcdowelllegal.com

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Willie Mae Armstrong  
 Debtor

Case No. 19-10016-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf905

Page 1 of 2  
 Total Noticed: 42

Date Rcvd: Sep 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2019.

db +Willie Mae Armstrong, 12 Hearthstone Boulevard, Pemberton, NJ 08068-1561  
 cr +Ford Motor Credit Company, LLC, servicer for CAB E, P.O. Box 62180,  
 Colorado Springs, CO 80962-2180  
 r +Kate Bernetich Warne, BHHS-Fox& Roach Realtors, 701 Route 73 South, Suite 100,  
 Marlton, NJ 08053-4144  
 517948938 +Aes/njhighed, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461  
 517948939 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Attn: Bankruptcy, Po Box 982238,  
 El Paso, TX 79998)  
 517948940 +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801  
 518198360 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408  
 518198361 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC, PO BOX 16408,  
 ST. PAUL, MN 55116-0408  
 517948946 +Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241  
 517948947 +Experian, PO Box 4500, Allen, TX 75013-1311  
 517948948 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
 (address filed with court: Ford Motor Credit, Nat'l Bankruptcy Service Center, PO Box 62180,  
 Colorado Springs, CO 80962)  
 518336079 +LoanCare, LLC., P.O. Box 8068, Virginia Beach VA 23450-8068  
 518336080 +LoanCare, LLC., P.O. Box 8068, Virginia Beach VA 23450, LoanCare, LLC., P.O. Box 8068,  
 Virginia Beach VA 23450-8068  
 517992842 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
 517948951 +State of New Jersey Division of Taxation, PO Box 046, Trenton, NJ 08601-0046  
 517948956 +TransUnion, PO Box 2000, Chester, PA 19016-2000  
 518101237 +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 517948957 +Volvo Car Financial Sv, 1 Volvo Dr, Rockleigh, NJ 07647-2507

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Sep 12 2019 23:36:40 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 12 2019 23:36:37 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517948937 +E-mail/Text: mary.stewart@abcofcu.org Sep 12 2019 23:37:13 ABCO FCU, Attn: Bankruptcy,  
 Po Box 247, Rancocas, NJ 08073-0247  
 517948941 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 12 2019 23:36:20 Comenity Bank/Carsons,  
 Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
 517948942 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 12 2019 23:36:20 Comenity Bank/Roomans,  
 Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
 517948943 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 12 2019 23:36:21 Comenity Capital Bank/HSN,  
 Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218  
 517948944 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 12 2019 23:36:21 Comenitycapital/boscof,  
 Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
 517948945 +E-mail/Text: bankruptcy.bnc@ditech.com Sep 12 2019 23:36:17 Ditech, Attn: Bankruptcy,  
 Po Box 6172, Rapid City, SD 57709-6172  
 518101187 E-mail/Text: bankruptcy.bnc@ditech.com Sep 12 2019 23:36:17 Ditech Financial LLC,  
 P.O. Box 6154, Rapid City, SD 57709-6154  
 517948949 +E-mail/Text: cio.bncmail@irs.gov Sep 12 2019 23:36:05 Internal Revenue Service,  
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
 518067932 E-mail/PDF: resurgentbknofications@resurgent.com Sep 12 2019 23:34:05 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 517948950 +E-mail/Text: bk@lendingclub.com Sep 12 2019 23:37:05 LendingClub, Attn: Bankruptcy,  
 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967  
 518048176 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 12 2019 23:33:56  
 Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067,  
 Norfolk VA 23541  
 518060331 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 12 2019 23:32:19  
 Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541  
 518048199 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 12 2019 23:32:19  
 Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541  
 518048267 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 12 2019 23:32:18  
 Portfolio Recovery Associates, LLC, c/o Paypal Extras Mastercard, POB 41067,  
 Norfolk VA 23541  
 518064920 E-mail/Text: bnc-quantum@quantum3group.com Sep 12 2019 23:36:30  
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
 518064922 E-mail/Text: bnc-quantum@quantum3group.com Sep 12 2019 23:36:31  
 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,  
 Kirkland, WA 98083-0788  
 517951168 +E-mail/PDF: gecsed@recoverycorp.com Sep 12 2019 23:32:08 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517948952 +E-mail/PDF: gecsed@recoverycorp.com Sep 12 2019 23:33:43 Synchrony Bank/Amazon,  
 Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

District/off: 0312-3

User: admin  
Form ID: pdf905

Page 2 of 2  
Total Noticed: 42

Date Rcvd: Sep 12, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517948953 +E-mail/PDF: gecsed@recoverycorp.com Sep 12 2019 23:32:08 Synchrony Bank/Care Credit,  
Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061  
517948954 +E-mail/PDF: gecsed@recoverycorp.com Sep 12 2019 23:32:52 Synchrony Bank/Gap,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
517948955 E-mail/Text: bankruptcy@td.com Sep 12 2019 23:36:43 TD Bank, N.A., 32 Chestnut Street,  
Po Box 1377, Lewiston, ME 04243  
517973922 +E-mail/Text: BKRMailOps@weltman.com Sep 12 2019 23:36:46  
Volvo Car Financial Services US, LLC, c/o Weltman, Weinberg & Reis Co LPA,  
323 W. Lakeside Ave Suite 200, Cleveland OH 44113-1009

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518453419\* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
(address filed with court: Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000,  
Detroit, MI 48255-0953)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 14, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Daniel L Reinganum on behalf of Debtor Willie Mae Armstrong DanielR@McDowellLegal.com,  
kgresh@mcdowellllegal.com;djamison@mcdowellllegal.com;lwood@mcdowellllegal.com;cgetz@mcdowellllegal.c  
om;mfunk@mcdowellllegal.com;reinganumdr62202@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor LoanCare, LLC. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company, LLC, servicer for CAB  
EAST LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Kevin Gordon McDonald on behalf of Creditor LoanCare, LLC. kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor DITECH FINANCIAL LLC kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8